

Aug. 27, 2015

NCUA

Board Secretary

1775 Duke St

Alexandria, VA

AUG31 '15 PM 2:04 BOARD

Dear Sir or Madam,

This comment concerns the NCUA's "regulatory relief" from Title 12, Part 723, MBL's. As a banker of 40 plus years, I think I am qualified to say that it is a mistake. It will take CU's from the most restrictive to the least restrictive oversight in the financial services industry. Whenever any one lender in a given market becomes overly aggressive in commercial lending then the other lenders in that market will either follow suit or lose business.

If implemented, I am confident that the NCUA will come to regret this decision to relax MBL standards.

A handwritten signature in cursive script, appearing to read "M Christian".

Michael Christian

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